

"THE STORY OF OUR LIVES FROM YEAR TO YEAR"

ALL THE YEAR ROUND

A Weekly Journal

CONDUCTED BY
CHARLES DICKENS

No. 809. NEW SERIES.

SATURDAY, MAY 31, 1884.

PRICE TWOPENCE.

A DRAWN GAME.

BY BASIL.

AUTHOR OF "LOVE THRU DEBT," ETC.

CHAPTER XXXVI. "THE NEGOTIATION."

WHEN the doctor returned to Heatherley that evening he had no need to tell news which was written in his face so plainly.

"It is as we feared?" asked Mrs. John at sight of it.

The doctor nodded, and produced the certificate which put the marriage to Charlotte Ann Easterbee beyond question.

"Why, it's hardly more than a year before his marriage to poor Lucy!" exclaimed Mrs. John, as she looked at the date.

"I can't understand it at all," said the doctor.

"He married both for money—to get out of some pressing difficulty of the moment."

"He didn't marry her for money," answered the doctor, nodding towards the certificate Mrs. John held, "for she had none. There were a few hundreds to come to her on her father's death; but even this she didn't get. Whether he got anything with Archie's mother or not, I don't know; but I know he didn't marry her for it. He had too little prudence and too much heart to make a merely mercenary marriage."

"Heart! How could a man with a heart so betray two women within a year?"

"I give it up," said the doctor with a shrug. "How a man with a head on his shoulders could marry one of them is mystery enough, without going farther."

Then the doctor described the specimen of the Easterbee family with which he had the privilege of an interview, and the whimsical and perilous interview itself.

"You had a narrow escape!" exclaimed Mrs. John, upon whom, in her present mood and with her regard for the doctor, the tragic made more impression than the comic element in the narrative.

The doctor then, having seen Archie, and pronounced him progressing most satisfactorily, had to hurry off to catch the night train for town. In parting he gave Mrs. John his London address that she might send him at once an account of her negotiation with Mrs. Tuck, from which, to say the truth, he did not expect much. He thought it well, however, that Mrs. John should expect something from it, and so have the shock of this blow gradually broken to her.

But even Mrs. John herself expected little from it; not because it struck her as impracticable from a business point of view, but because, in her depression, she was not sanguine about anything.

Promising or not, however, it seemed the only thing to be attempted, and therefore she set out, early the next morning, for The Keep.

On the way she turned over in her mind plan after plan for influencing so heartless a worldling as she considered Mrs. Tuck to be; but each in turn was rejected as unsatisfactory, and she reached The Keep before she had definitely fixed upon any.

Not, in truth, that this mattered much. Mrs. John was the worst person in the world for a diplomatic mission, and she could not have carried out, even if she could have conceived, a negotiation which needed finesse. In this, as in some other things, she was an absolute contrast to Mrs. Tuck. Nor, again, as far as Mrs. Tuck herself was concerned, did it matter much either; for though she might be worldly, she was certainly not heartless; and she was least of

all likely to be hard in the first joy of the news about to be so generously disclosed to her by Mrs. John.

It was the very last news Mrs. Tuck expected when the servant announced that Mrs. Pybus wished to see her on most important business.

"She's come really to look at the house," was her first feminine thought. "But what can she be pretending to come about? Condolence, I suppose. Pshaw! One's sore enough, without being blistered with such tears."

But, as not even a crocodile would venture to call its tears "most important business," Mrs. Tuck, on second thoughts, imagined it must be some offer of a portion for Ida, preliminary and preparatory to her cousin's offer of his hand to her. He wouldn't hesitate to fling a rich bait, if he hoped to recover it when he landed his fish.

With these thoughts in her mind, Mrs. Tuck entered the drawing-room as a battlefield, alert and wary, and clad in complete steel. But at sight of Mrs. John's face all such thoughts vanished.

"Mrs. Pybus, you've been ill!" she exclaimed, so startling was the change a fortnight, or little more, had made in that kind face.

In truth, poor Tom's death, this horrible Bompas scandal—most horrible to Mrs. John—followed at once by the crushing scandal of Archie's illegitimacy, and by this illness through which she had nursed him, without sleep and almost without food, had made Mrs. John look as many years as she was days older than when last they met.

Mrs. John was surprised, and, in the shattered state of her nerves, almost upset by the sympathy expressed in Mrs. Tuck's look and voice.

"I've had a great deal of trouble. It was trouble brought me here," she answered hurriedly and unsteadily.

"It's this abominable Bompas affair," thought Mrs. Tuck, and the thought held her silent.

Mrs. John was silent also for a little, mastering herself and trying to think of some approach to the subject more diplomatic than a downright plunge. Of course she could not.

"This property—my boy, Archie, has no right to it."

"No right!" exclaimed the bewildered Mrs. Tuck.

"There was something wrong about—

about his mother's marriage. Mrs. Tuck, you will help me to spare him the knowledge of this disgrace?" imploringly. "The property might pass to Ida as though it were willed to her, and you could keep this evidence by you to secure you," taking with trembling fingers from a pocket-book the certificate and the two letters.

Mrs. Tuck, for the first and last time in her life, lost all presence of mind. She sat speechless, staring at Mrs. John, trying to realise this strange good news.

She took mechanically the documents, and looked at them blankly without attempting to read them.

"Do you mean," she said at last perplexedly, "that his father wasn't married to his mother?"

"He was married to her, but the marriage was void, as he had another wife living. You will see if you read those letters. They were written to his first wife, who gave them, on her death-bed, to my husband; but we did not know she had been his wife till the other day."

Then Mrs. John told how she had come upon the letters, and recognised the writing as that of Geoffrey Guard, and how she had put it beyond question that the woman to whom he had written them was his first wife, and was alive for a year or more after his marriage to Archie's mother.

Mrs. Tuck, when she did at last begin to take the thing in, took it in with her usual quickness.

Having read carefully the letters and the certificate, she asked:

"There is no doubt that this was the first?" holding out the certificate.

Mrs. John shook her head.

"No; she was the first."

"And she was certainly alive at the date of the marriage to his mother?"

"Yes; my husband attended her on her death-bed, long after Mr. Guard's marriage."

Mrs. Tuck looked for a few moments in silence at Mrs. John, with much perplexed admiration in her face. No doubt this thing that Mrs. John was doing was merely just, but Mrs. Tuck thought it generous, and was moreover moved to admiration by the evident and absolute unconsciousness of merit of any kind in Mrs. John's manner. Besides, this good news disposed her to think enthusiastically of its herald.

"This is most generous of you, Mrs. Pybus."

"Generous!" exclaimed Mrs. John in

sincere surprise, for Mrs. Tuck's admiration was energetically and effusively expressed. "What else could I have done? But you can be really generous, Mrs. Tuck, and you will; I feel sure you will. You will help me to keep his disgrace from my boy?"

"Hasn't he heard that he was Mr. Tuck's heir?"

"No; he has been very ill, dying almost, of fever caught in nursing his half-brother."

"His half-brother?"

Here Mrs. John had to explain Tom's relationship to Archie, and the curious coincidence by which they had come to be brought up together.

"Then," said Mrs. Tuck, going off into a natural digression on hearing of Archie's dangerous illness, "then that woman's story—that Miss Bompas—was all untrue?"

"Not all; but most of it was, I'm sure. She's a crafty and designing woman."

"But if he was ill, he couldn't have met her as she said, before the magistrates, he had."

"He met her, and was taken ill directly afterwards; but from what he told me about her before his illness, I don't believe there's a word of truth in the rest of her story. He is too ill yet to be asked about it."

So shrewd a woman as Mrs. Tuck was little likely to accept Mrs. John's fond belief in the innocence of the youth she worshipped, as of any weight at all in counter-balancing the overwhelming evidence against him. Of course, however, she politely affected to be convinced of his innocence, and inveighed with such warmth against the falsehood and subtlety of Anastasia, that Mrs. John was taken in so completely, as to imagine she had secured a powerful advocate for Archie with Ida. Probably, Mrs. Tuck would, in any case, with incurable insincerity, have sacrificed Anastasia on the altar of politeness, but she did it with all the more heartiness from her shuddering remembrance of Mrs. Bompas. Therefore, Mrs. John might well be imposed upon, and be persuaded that her letter of explanation to Ida would have the confirmation of Mrs. Tuck's conviction of its truth. Ida herself she was not to see. Mrs. Tuck, convinced of her love for Archie—now more ineligible than ever—thought it safer for her not to see Mrs. John, and she therefore informed her visitor that Ida was poorly, and even in bed. And, indeed, the girl was not over well, and kept her room, though not her bed.

Returning from this digression, into which Archie's illness had led her, Mrs. John, much encouraged by Mrs. Tuck's effusive sympathy, again asked her help to keep secret the fact of his illegitimacy.

"My dear Mrs. Pybus, it's the very least I can do, if it can be done; but all Kingsford, and, I'm afraid, all Ryecote, know now that Mr. Tuck died intestate. How can you prevent him, of all people, hearing of it when he recovers?"

It certainly did not seem a sensible hope of Mrs. John's.

"When he recovers, he will emigrate, I think. He spoke of emigrating before his illness. I think it might be kept from him, if—if——"

Here the poor woman suddenly and unexpectedly broke down altogether. Archie had already expressed to her his resolve to emigrate, if Ida were lost to him; and though she had hoped to dissuade him, the mere thought of such a separation from him had been terrible to her. But now, so far from dissuading him, she must advise him, urge him, desolate her own life to spare him this blow. The blow was not worth warding off at such a sacrifice? It was well worth it to Mrs. John, who would willingly purchase his exemption from another trouble at any cost of suffering to herself.

Mrs. Tuck's kind heart was much moved by poor Mrs. John's utter breakdown. Thinking it the truest politeness to leave her to herself for a few minutes, she said hurriedly in broken sentences as she rose:

"Dear Mrs. Pybus, I am quite distressed. You're worn out; that's it. Pray excuse me for a moment. A glass of wine."

No one could appreciate delicacy of feeling of this kind more keenly than Mrs. John, and in the midst of her trouble she felt remorseful for what she considered now her most uncharitable misjudgment of Mrs. Tuck. Naturally she rushed into the opposite extreme, and gave her credit for virtues to which she certainly had no claim. She felt now quite assured, for example, that Mrs. Tuck would express as strongly to Ida the conviction of Archie's blamelessness in the matter of Anastasia, as she had expressed it to herself.

Presently Mrs. Tuck returned, bearing the wine, which she insisted upon Mrs. John drinking.

"You want nursing yourself, Mrs. Pybus. You're worn out with watching, and anxiety, and trouble. I know what it is, for my poor dear husband could

never bear me to be out of his sight for a moment. There, now you'll feel better; and as for this matter, pray do not distress yourself about it. You have quite trouble enough without anticipating this. And if Mr. Guard means to emigrate, you've no need to anticipate it, I'm sure. You may depend upon this, Mrs. Pybus, that if what you wish can be done, as I feel sure it can, it shall be done. I shall see my lawyer at once, and ask him to contradict the reports that have got abroad, and to settle the matter as quietly as possible."

"If it could be quietly settled, that is all I want, thank you, Mrs. Tuck," said Mrs. John, who certainly did not want to have true reports contradicted, though she could not well say so directly. She merely hoped to keep Archie's illegitimacy from being advertised, either through gossip, or through legal proceedings. Mrs. Tuck again promised to see at once about it, and was sanguine of success. Then Mrs. John ventured to ask to see Ida, and was informed of her illness. Fearing, however, lest Mrs. John would connect her illness with Archie in any way, she hastened to add:

"She's been very much upset since my poor dear husband's sudden death. He was devoted to her; and, indeed, his death was hastened by his anxiety to sign a will which left her everything. He would sit up to sign it, and the effort cost him his life." This she spake, to convey to Mrs. John the idea that this reversion of the property to Ida was nothing more than substantial justice.

The statement, however, had the reverse effect to that intended. Mrs. John, knowing that Mr. Tuck was not devoted to Ida, nor Ida to him, suspected that the girl's illness had to do with Archie, and was, moreover, shaken a little in her newly-rooted faith in Mrs. Tuck's sincerity. Mrs. Tuck, inferring this by a subtle instinct, and from Mrs. John's silence, set about repairing the mistake she had made. She saw that she had said too much—so much as almost to contradict herself. For if Mr. Tuck's death was sudden, his serious illness was not, and surely his deep devotion to Ida should have disposed him to have made some provision for her before the last moment.

"I may frankly confess to you, Mrs. Pybus, that I did all I could to induce my poor dear husband to make a will in her favour before his last illness, but he had that nervous dread so many people have

of settling their affairs, as though to sign a will was to sign their death-warrant. When he grew very ill, I hadn't the heart to urge him, but it seemed to weigh on his mind; and at the last, as I said, he started up with a sudden eagerness to sign it, only to fall back dead with the pen in his hand." Here Mrs. Tuck was overcome, and was thereby rehabilitated with Mrs. John.

CHRONICLES OF ENGLISH COUNTIES.

WARWICKSHIRE. PART I.

LYING in an isolated corner, topographically speaking, of Warwickshire, Birmingham may be considered as the capital of a grand industrial district, the home of the metal-workers, and concerned rather with the geological distribution of coal and iron, than with the seemingly arbitrary divisions of counties. Some tribe of metal-workers occupying the skirts of the central forests of England; where they found easily-worked veins of iron, and abundance of timber to be converted into charcoal for smelting; such a tribe probably existed in England long before the Roman invasion. Who but they constructed those famed war-chariots of the Britons that gave trouble to the mighty Cæsar? Certainly not the Celtic Britons, the worst smiths in the world, as anybody who has had a break-down in a Welsh village can testify. We may trace the descendants of this race in the brown and swarthy craftsmen, who are still to be found wherever machinery has not entirely displaced hand labour in the towns and villages about Birmingham. It may plausibly be surmised, indeed, that the Brum, as the native of Birmingham is still popularly called, recalls in his name the original complexion of the tribe. Probably when Uriconium was destroyed, the first foundation of the future greatness of Birmingham was laid.

To the metal-workers, no doubt, we owe the disappearance of the great forest of Arden, of which only the name is left—a name significant and sweet from its connection with Shakespeare, and with that greater forest of Arden on the slopes of the Meuse—and which received its name, no doubt, from kindred folk on the other side of the Channel. And just as Arden in England was the funeral pyre from which rose the Phoenix Birmingham, so in the vanished forest of Ardennes we may trace the beginning of the same industry which created Liège in Belgium, beginning with the char-

coal-burner and his pile, and the rude clay furnace of the early ironworkers, and ending in the myriad industries of the great hardware cities.

But of the intermediate history of the metal workers of Birmingham and its neighbourhood there is little record. Always had the neighbourhood been noted for its smiths' work, and Leland, visiting Birmingham in the sixteenth century, writes: "There be many smithes in the town that use to make knives and all manner of cutting tools, and many loriners that make bittes, and a great many nailers; so that a great part of the town is maintained by smithes who have their iron and sea-coal out of Staffordshire." At Birmingham, too, were forged many of the weapons that were wielded in the Civil War and while Charles's Queen was pawning the crown jewels and buying arms with the proceeds among the smiths of Belgium, our ironworkers at Birmingham were busily forging blades—swords of the Lord and of Gideon, in the phraseology of the day—of which they furnished some fifteen thousand to the Parliamentary army.

Strong as was the Puritan feeling in Birmingham, it was further strengthened by the legislation that followed the Restoration. By the Five Mile Act, the Puritan ministers who had been ejected from the Church livings they held under the Commonwealth, were forbidden to settle, or hold services within five miles of a corporate town. And as Birmingham, although a growing and important place, had no charter of incorporation, and was beyond the five-mile radius of any corporate town, it formed a convenient place of refuge for many of the Puritan divines, while they were followed by their former hearers, who found religious refreshment combined with the advantages of a convenient commercial centre. But while these circumstances may have helped in the great development of the town, it was to the skill and industry of its craftsmen that the rising prosperity of the place was chiefly due; and then nature had marked out this central spot for the existence of a great city, and when nature once starts in a determined way upon a business of this kind, everybody is obliged to give a helping hand.

And yet it is surprising, on this Warwickshire side of Birmingham, how soon the influence of the great town gives place to the calm and dignified tranquillity of

simple rural surroundings. At Coleshill, nine miles away, we have a quiet little town with its ancient church, where effigies of knights in armour and distinguished lords and dames rest in unbroken repose under niche and canopy. And a little farther on, among brooks and meadows, lies Maxstoke Castle, a noble building, well preserved, and surrounded by its moat; a fine example of the fortified mansion of other days, still used as a dwelling, and an instance of continued occupation from the time of Edward the Third, when the castle was built by a De Clinton, hardly to be paralleled even in this land of long-settled habitations and antique dwellings. Still are existing the great gates which Humphrey, Duke of Buckingham, placed there in the reign of Henry the Sixth, covered with iron plates embossed with the ducal arms.

To the eastward, Astley and Hartshill Castles continue a chain of mediæval fortresses, which must have had some strategic significance in days gone by; probably on account of their nearness to the great highway of Watling Street, which here forms the boundary between the counties of Warwick and Leicestershire. And this is the one example on the map of England of what may be called a mathematical frontier between two counties, which may be defined with a straight-edged ruler like those boundaries in newly-settled American states which run along a parallel of latitude. But unlike these modern divisions, our county boundary dates from dim antiquity, and the trace of it was defined by Roman surveyors long before the counties, as such, had any existence. As a county boundary, it goes back to the peace between Alfred the Great and Guthrum the Dane, appointing the limits between English and Danes, the western edge of Watling Street being English land and the eastern the limit of Danelagh. Half-way between two important modern railway junctions, Nuneaton and Rugby, lies the great junction-point of ancient England, the spot where two of the great roads of the country met and crossed, Watling Street, that united Dover and Chester, and the ancient Fosseway running athwart the country from coast to coast, with Exeter near one extremity and Lincoln near the other. A wonderfully interesting crossing to any who could call up any vivid picture of the remote days, when this was the great meeting-place of

the traffic of ancient Britain, with legions constantly on the march, who, meeting here, might exchange news of their distant homes, while traders and packmen rested, encamped by the roadside, or native chieftains passed by in barbaric pomp, or haughty patricians, looking in supercilious pride from their gilded litters. Now there is hardly a sign of life along the straight, solemn avenues, which are expressive even in their bareness and desolation. A cloud of dust in the distance is raised by a flock of sheep on the march, and now and then a farmer's cart may roll by, while the steam of a passing train curls softly over the distant landscape. But now and then the place wakens up to life, and the ghosts of ancient wayfarers may gather to witness a scene they too could understand and appreciate, as horsemen and hounds meet by the broken cross, and the air is full of the music of dogs, and of the hearty voices of men who would be found to have many things in common with Roman patrician and barbaric chieftain.

To return to the more modern junction at Nuneaton—a place which owes its prefix to an ancient nunnery, of which some remains may be traced. Very interesting is the curious mixed development of the modern town, with manufactures of various kinds, carried on upon no large scale—rather samples of the varied interests and occupations of larger towns; a sort of epitome of rural and urban life, in which one of the greatest of our modern novelists found an admirable school for the study of character and the complex relations of social life.

Near the village of Chilvers Coton, at South Farm, was born Mary Ann Evans, better known as George Eliot, the novelist, who found her best and strongest inspiration in these midland scenes. Some strain of Celtic blood was necessary, perhaps, to give fire and imagination to the rich, but "mute inglorious" physique of the midland English, and in our famous novelist we have, as her surname implies, Welsh origin, qualified—and how necessarily the barren record of direct Welsh influence on our English literature may show—but qualified by alliances with generous midland womanhood.

The father of George Eliot was steward and land-agent to the Newdegates, amongst others, of Arbury Hall, the great show-place of the neighbourhood; a position

fruitful for his daughter in all kinds of suggestive contrasts and studies of the various phases of English life. The home of George Eliot's childhood was the manor-house of Griff, belonging to the Newdegates—the official residence of the land-agent, it seems, that careful, genial man, whose reverence for business and general characteristics are so graphically portrayed in *Middlemarch*.

Arbury Hall itself is a mile or so distant from the old manor-house, a grand commanding pile, due in its present form to Sir Roger Newdegate—of Oxford-fame as the founder of the prize poem—on the site of an older mansion, which itself replaced an Augustinian priory; and George Eliot thus describes it, under the pseudonym of Cheveril Manor, in Mr. Gilfil's *Love Story*: "The castellated house of grey-tinted stone, . . . a great beech leaning athwart one of the flanking towers, and breaking with its dark flattened boughs the too formal symmetry of the front. The broad gravel-walk, winding on the right by a row of tall pines alongside the pool . . . the lawn with its smooth emerald greenness sloping down to the rougher and browner herbage of the park, from which it is invisible, fenced by a little stream that winds away from the pool and disappears under a wooden bridge in the distant pleasure-ground."

After the fashion of large estates that during the past two centuries have had a tendency to accretion, independent of the will or desire, perhaps, of the holder for the time being, Arbury has swallowed up many adjacent lordships, among others that of Astley Castle, already mentioned, once belonging to the Greys de Ruthin, and for a time the home of the unhappy Lady Jane Grey.

The father of Lady Jane, then Duke of Suffolk, took refuge at Astley after the failure of the Greys' attempt upon the throne, and pursued by the sheriff and his men, full of zeal for Mary Tudor, took refuge in a hollow tree in the park, a refuge that was pointed out to him by a trusted keeper. But the offer of a reward proved too much for the fidelity of the servant; he betrayed his master's hiding-place to the officers of justice, and the Duke was dragged out of the hollow trunk in which he lay crouched, to lose his head presently on the scaffold.

But before the time of the Greys, Astley Castle belonged to a race that took its name from the lordship, a race of fighting

and adventurous knights, who did good service in the wars, Welsh, and French, and Scotch. Of one of the last of these, Sir John de Astley, some memorials are preserved at Arbury Hall—a famous swordsman and duellist of the reign of Henry the Sixth, who, both in Paris and in London Chepe, exhibited his prowess before courts and ladies fair, with all the tenacity and ferocity of one of Dumas's heroes. That the Astleys were not mere soldiers of fortune, however, the rich acres of their inheritance are at hand to show, and the once magnificent church which they built, whose tall spire, once known as the lanthorn of Arden, has disappeared with the forest over which it was such a conspicuous object.

Drawing a line from Astley to Henley-in-Arden, we shall pretty nearly fix the limits on this side of the ancient forest of Arden, which, joining the forest of Wyre on the one hand, and Charnwood on the other, joined with hardly an interval of cultivated country, the other great forests of Derby Peak and Sherwood. "They say he is already in the Forest of Arden, and a many merry men with him, and there they live like the old Robin Hood of England, and fleet the time carelessly as they did in the golden world." And can we doubt that it was his own forest of Arden that Shakespeare had in his mind when he wrote *As You Like It*, and that he, too, had heard many tales of Robin Hood from old men whose grandfathers must have told them tales of the merry greenwood, and the palmy days of the forest outlaw.

And thus in the old county histories Warwick is divided into Wealden and Fielden, although of the former, the Woodland, there is left nothing but patches preserved here and there in ancient parks and chases. Passing southwards into the Fielden country we enter the Hundred of Knightlow, with its ancient mustering-place for the armed men of the Hundred on Knightlow itself, or Knightlow Hill, as it is now called in forgetfulness of the old Saxon meaning of the word, which conveys the meaning of a hill.

And here we come across a most strange surviving custom connected with the tenure of land, the meaning of which is lost, but which seems to carry us back to prehistoric times. There are thirty-five places in this Knightlow hundred subject to a curious payment to the lord—a penny,

that is, from each tenant, which is called wroth-money, or worth-money, or sometimes the swarff-penny, to be paid every Martinmas Day in the morning, before sunrise, at Knightlow Cross. The ceremony is this—to go thrice about the Cross, and say at each round, "the wroth money," and then lay it in the hole of the cross before good witness; the forfeiture for neglect being thirty shillings and a white bull. The amount of the whole levy is only nine shillings and one penny; but the payment and the ceremony thereof are still religiously kept up. In the darkness of early morning still dim figures assemble round the cross, make the three mystic circles round about, and deposit their offering in the hollow of the stone. The steward comes to verify the deposit, and as to the ceremony—a relic probably of some heathen rite, for the white bull has a decidedly sacrificial aspect—if it be not performed with the same sense of awe and respect as of yore, it would still be deemed extremely unlucky to forego it.

Hereabouts, close to the little river Sow, a tributary stream of which forms a large piece of ornamental water in the park, lies Combe Abbey, an old Jacobean mansion, in which Inigo Jones is said to have had a hand, and which encloses, like a casket, the cloisters of the Cistercian abbey that once occupied the site. Here in her early days lived the Princess Elizabeth, daughter of James the First, who had been handed over to the charge of Lord Harrington, the owner of the Abbey, who had undertaken the young lady's education. A quite romantic attachment between pupil and preceptor seems to have been the result, and when at the age of sixteen Elizabeth was married to the Elector Palatine, and went to live at that beautiful Castle of Heidelberg, surely preferable to any royal palace in the world, Lord Harrington still followed her fortunes with unswerving fidelity. And when, widowed and in poverty, the unfortunate queen returned to England, the same devoted nobleman placed his fortune and all he had at her service. It is said that Elizabeth rewarded her old friend's devotion eventually by giving him her hand in a secret marriage. At all events at her death her historic collection of pictures came to Combe, where they form the gems of a very fine collection. The existing portraits of the queen, however, hardly bear out the reputation her beauty gave her among the young cavaliers of the day or

the extravagant eulogiums of the court poets.

You meaner beauties of the night,
That weakly satisfy our eyes;
More by your number than your light,
What are you when the moon doth rise?

As for Rugby, which lies a few miles nearer the Leicestershire border, its history is that of the celebrated school which has almost extinguished the little town in its greatness. Lawrence Sheriff, the founder of the school, was born in the little village of Brownsover close by, and presently going to London to seek his fortune, found it in a modest way in a little grocer's shop in Newgate Market. Sufficient fortune anyhow he found to buy a good house at Rugby, and eight acres of land called the Conduit Close, near where the Foundling Hospital now stands—a close that was leased in 1686 for fifty pounds a year, and whose present value, covered as it is by houses and shops, is best known to the governors of the school. And thus with the rise of Bloomsbury rose Rugby School. And proud would the worthy old grocer of Newgate Market feel, no doubt, could he but know that, instead of the insignificant beings whom he intended to benefit, his grand foundation is taken advantage of by some of the wealthiest and best connected of the youth of England.

Close by Rugby, on the way to Leamington, lies Belton Hall, with some interest attached to it as the residence of Addison, for the few years of his wedded life with the fiery Countess of Warwick. The only daughter of the pair here lived out her long life unmarried. She died at the age of seventy-nine, and might easily have survived into the present century. Her long life was spent in somewhat eccentric retirement, and she has left nothing in any way to embellish the memory of the great essayist.

Taking the Coventry road, we soon come in sight of the three tall spires so characteristic of the old city. Long ago, other spires and towers would have enhanced the prospect with the walls and battlements of the city. For besides other churches, Coventry boasted a cathedral, long since levelled with the ground, being, it will be remembered, an ancient bishopric long joined with Lichfield in that dignity. That the present bishops no longer sign themselves Coventry and Lichfield is due, it is believed, to the ill-behaviour of the citizens in the civil wars, when they resolutely defended their city walls against

the King. And thus at the Restoration the new bishop cut the city off from the episcopal sign-manual, while by royal order the walls and towers which had been manned against King Charles the First were thrown down and demolished. But still Coventry remained Puritan at heart, down to almost recent times.

And thus there have always been a considerable section of the men of Coventry who have refused to honour the fair Godiva and her legend, and by degrees the scepticism has increased till people begin to discredit the whole affair from beginning to end, in spite of the testimony of the Poet Laureate. Such sceptics would deny the very existence of Godiva, were that not proved by indisputable documentary evidence. That Leofric, the Saxon earl, and Godiva his wife, founded the Benedictine monastery of SS. Trinity and Mary, Coventry, is a well-acknowledged fact, nor were they forgotten when after the Norman conquest so many religious houses came to ignore their original Saxon founders. In a death-roll preserved among the French archives, a roll sent round to all the associated abbeys of Normandy and England—a curious anticipation of the practices of the religious world of the present day in the association for united prayer—upon this roll, which issued from the abbey of Savigny in 1122, the monks of Coventry have inscribed, "Orate pro nostris Leoviceo comite, Godiva comitissa," etc. It would have been more satisfactory had they added, turned into good Latin verse:

She took the tax away,
And built herself an everlasting name.

Still, to find the name of Godiva held in reverence and honour is an encouraging fact to those who would fain believe in old legends, which almost invariably contain a kernel of fact. And, indeed, the attempt recently made to show that the Godiva procession and the story which suggested it dates only from the reign of Charles the Second, cannot be pronounced successful. Was Peeping Tom, too, an invention of that date, with the stern moral inculcated by his somewhat severe punishment?

Low churl compact of thankless earth,
The fatal byword of all years to come.

But perhaps we are becoming too gross to catch the real spirit of this charming legend.

It was Godiva's granddaughter, by the way, who brought to her husband, Ranulph, Earl of Chester, that claim to the lordship of Coventry which resulted in the building

of a strong castle at Cheylesmore, a locality now chiefly known in connection with bicycles and tricycles.

More substantial historic memories connected with Coventry are attached to the famous tournament, or duel rather, between Henry Bolingbroke and Thomas Mowbray.

Be ready as your lives shall answer it
At Coventry upon Saint Lambert's Day.

The lists were erected on Gosford Green, and Henry lodged the night before the morning appointed for the duel at Baginton, where, close to a more modern house of the Bromleys, a Royalist family, one of whom was Speaker in Queen Anne's reign, stands a solitary knob of the ancient castle, whence issued Bolingbroke on the momentous morn, no doubt with due flourish of trumpets, armed at all points, and mounted on his white courser, banded with blue and green velvet, gorgeously embroidered with swans and antelopes of goldsmith's work.

On the other hand, Mowbray lodged with the De Segraves in their castle of Caludon, and issued thence with almost equal bravery, his horse-trappings banded with crimson velvet "embroydered with lyons of silver and mulberry-trees." It must have been a sad disappointment to the multitude, when after all this preparation there was no fight, and the would-be combatants departed to distant exile.

Henry must subsequently have recalled this scene when as king of England he met his Parliament at Coventry—that particular Parliament known as *Parliamentum indoctorum*, because the writs forbade the election of lawyers, an experiment which seems scarcely to have had a fair trial.

And then the same green that was the scene of the tournament saw the tragic fate of Earl Rivers and his son, beheaded by command of the northern insurgents who had risen against Edward the Fourth.

But in all their vicissitudes the people of Coventry seem to have always been an industrious, thriving race. In Coventry was preserved the secret of that blue dye which is thought to have been brought from Belgic Gaul, of which were the favourite mantles of the native chiefs, a colour the memory of which is preserved in the blue blouses of the French peasantry. The blue of Coventry is the original "True Blue," and Drayton thus adorns his Arden shepherd:

His Aule and Lingell in a Thong
His Tar boxe in his broad belt hong,
His Breech of Coyntrie blew.

The art, however, was lost before 1581, and it is not till the eighteenth century that we have any record of the Coventry manufactures, when we find that the people are busy in making camblets, shalloons, and calemancoes. With the decline of this trade the people took to the ribbon manufacture, for which the city is still famous, although the newly developed industry connected with bicycles and tricycles bids fair to put the former in the shade.

WE AND OUR FATHERS.

It must always be difficult to form anything like a true estimate of the character of the current time. We see too much behind the scenes, and are too much influenced by our tastes and prejudices to see clearly the true value of the time and society in which we live; we are too close to it to get it into proper focus and perspective. Naturally there are many places where our shoe pinches us, and at these, as naturally, we grumble, leaving it to the next generation to point out how easy the national shoe otherwise was.

To see and confess the bad side of ourselves is, no doubt, a salutary habit, if it is done fairly and loyally, and not in the spirit of the Pharisee—"I fast twice in the week, etc.; and if I have done any wrong to any man I restore it to him fourfold." We admit in our modern confessional, the newspaper and magazine, that we are soft and luxurious, that we have lost the hardy manliness of our fathers, that we are intemperate and effeminate, that we are given up to frivolity and mere heartless money-getting, or at least that certain classes, to which, of course, the writer does not belong, have one or other of these vices—the one that happens to be the topic of popular talk at the moment; but, true to our national habit, we cannot help growling, even at ourselves. We seldom stop to see what proportion these matters of which we accuse ourselves bear to the habit of the nation as a whole—how far they are vices, and how far mere change in habit.

The future historian of the Victorian age will have a theme that should inspire eloquence. In no former period in the history of the world has there been such a change as has taken place in the last fifty years. Our grandfathers, could they come to life again, would scarcely recognise the

world they left a few years ago, so greatly are all the conditions of life changed. In no previous time has the Baconian philosophy so justified itself. Fruit has grown and ripened in abundance in our generation, and scarcely a week passes without some new invention giving easement to the mechanical toil of existence.

Our historian's difficulty will be in the abundance of the materials at his command. Periodical literature by the acre, by the ton, will tell him the details of our daily life, of our customs, our habits, our tastes, as well as of battles and treaties, wars and sieges; and will give him ample means of judging and weighing us. We ourselves can only see ourselves through the haze of our own prejudices, and it is difficult to allow for the distortion of the haze.

The charge that we most constantly bring against ourselves, as being the condition of modern life most markedly in contrast to that of our fathers, is what may be described generally as "softness" of life, the general and growing tendency towards ease and luxury, and general self-indulgence. From time to time accident brings some detail of our modern life into contrast with the habits of our forefathers, and we stop a moment in our hurry-scurry to moralise upon it. We contrast our fathers' dinner of joint and pudding with the half-dozen courses we now consider necessary. We call to mind that, in the early days of people who are not yet old, a bedroom-fire was a luxury that, in the case of young people, could only be justified by sickness. We compare our father's hour of rising, and the huge breakfast he was supposed to have eaten, with our laggard habits and attenuated meal, and in each case we find our father's state was the better.

That the premises are true, there can be no doubt. Life is "softer" now than it was even in the last generation. We have more appliances for comfort in every detail of our lives, and as, with exceptions scarcely worth considering, everybody prefers to live comfortably rather than the reverse, we naturally take advantage of these comfort-giving appliances. It is, however, worth consideration, whether this more comfortable life covers the charge of "softness" of living, assuming that, as is probably intended, the expression conveys the idea of such viciousness of habit as is involved in effeminacy.

It is scarcely a fair test of habits to compare them arbitrarily with those of a

preceding generation. To say, "Our fathers rose at six, and we do not rise till eight, therefore we are more lazy than our fathers;" or, "Our fathers ate a heavy breakfast, and we can only eat a light one, therefore we are less robust than they," are generalisations that are merely misleading. It would be more to the point to determine whether we sleep more, and what use we make of our waking hours; or whether our fathers' bill of fare would be the best suited for enabling people living under modern conditions to get the most out of themselves.

The habits of every generation change. It is in the nature of things that they should do so. The ever-increasing complexity of civilised life makes it impossible that it should be otherwise; but because the conditions of life of the present inhabitants of this island are more comfortable and luxurious than those of the people who opposed the landing of William the Conqueror, for instance, it does not therefore follow that we are less manly than they. It simply means that they lived as well as they knew how, and we do the same, but that we have the better means of living well.

Luxury can only fairly be computed by comparing it with the general standard of the times. Compared with the life possible two centuries, or even half a century ago, that of our days must, no doubt, be considered "luxurious;" but, on the other hand, our forefathers, could they come to life again, would probably find the wear and tear of modern life more than a set-off against the increased facilities of locomotion, the more varied bill of fare, and other matters that we now consider to be indispensable to existence; that is to say, we do a different kind of work now, or do our work in an entirely different way, and our preparation for doing it must be proportionately different.

The opinion, however, as to the luxury of the age will depend very much upon the class in which the critic has lived, for among some classes of society the general style of living remains very much where it did fifty years ago, while in others extravagance seems to have reached that pitch which has always been the precursor of national downfall—vacant lives vainly trying to find a golden charm against ennui. It is a sore on the national body, no doubt—a blain, an impurity in the blood which, did it spread and become general, would greatly endanger the

national health—but we think there is no reason to believe that it is more than a local sore.

In the present generation there has been a levelling down of ranks and classes. Money has been made easily; colossal fortunes have been accumulated; and as in the aristocracy of birth the cadets of the noble house share the prestige of the family name, so Croesus has made his family name a power, and even electro-plate claims kindred.

This sudden accession of wealth has greatly affected manners. The ornamental spending of money requires an education of several generations; and wealth has, of late years, come by millions to people unaccustomed to the spending of money. Lavish display has naturally been the result, and wasteful, almost criminal indulgence has become the habit of whole classes—criminal, because a false fashion is set up by the example, and is forced on those upon whom it bears hardly.

If you dine with a young man at his club, or a young officer at his mess, for example, this false fashion demands that he should give you champagne to drink, and so entails upon him an expenditure of generally double his day's pay.

Extravagances, however, are common to all generations, and generally right themselves in the long run. There is nothing new under the sun. Chaucer declaimed against the extravagance of ladies' long skirts, and if we spend more money upon sparkling wines than we are justified in doing, we have at all events improved in other ways. A three-bottle man is more rare now than a black swan, and the continual "nipping" of fifteen years ago has given place to more wholesome habits. We are luxurious, perhaps, but our luxury has brought with it a refinement that is having a very beneficial effect on the national health.

That we are becoming more refined in our tastes no one who remembers London twenty years ago will doubt. The town itself has altered beyond all recognition. The Thames Embankment alone would stamp the age as one of taste and enterprise; picture-galleries have increased fourfold; music, the finest of its kind, is to be heard in London; the theatres have been improved in a way that our fathers never dreamt of, and it no longer needs a long purse to be able to read the new books of the day. Our interests are double those of our fathers, we live in a more exciting

and more intellectual atmosphere than they; the works of all the writers and thinkers of every kind and degree are condensed for us in the magazines and reviews, so that those of us who from lack of time or power cannot assimilate large masses of mental food have it prepared for them in a seductive and digestible form, and every day the telegraph enlarges our sympathies by bringing us within touch of the Antipodes. As we eat our breakfast in London we read what Hong-Kong or Calcutta said the day before.

This is the condition of things we have inherited. It is a state of things entirely different from the experiences of our fathers, and causes a corresponding divergence from our fathers' mode of life. We live at high pressure now compared with the life of a generation or two ago, and require a different food—mental and material. One very noticeable effect of this high pressure is what our fathers would have called "precocity." Young people ripen now very much earlier than they did. They ripen earlier, and, what is more, they retain their vigour later. A man of sixty nowadays is generally active and alert. He often plays lawn-tennis and cricket, and entirely refuses to be relegated to fogeydom. We begin life earlier, and in spite of this increased tax upon strength the stature of the race increases. A woman who was considered to be exceptionally tall in the last generation is now out-topped half-a-dozen times in the course of a morning's walk in town, and there are few pleasanter or more striking sights than to stand in Waterloo Station on a summer afternoon and watch the streams of sun-burned, straight-limbed, athletic young men coming through from their city offices to the river and cricket-fields. Follow them down to their homes in the beautiful environs of London; see them get into their outriggers to practise for a race, the training for which means severe labour and rigid abstinence for weeks; see them get on to their tricycles for a run of twenty or thirty miles after the labours of the day; go to the tennis-ground, and see young men and young women amusing themselves with a pastime that tries both mind and muscle, and the charge of "softness" of living seems to take a different aspect. These young people come home probably to a better dinner than their fathers would have had, and they sleep afterwards in better-furnished

and more comfortable rooms; but luxuries are more easily come by now than they were in former days, and mean little more than habit. We use electro-plated forks of a pretty pattern where our grandfathers had to use steel forks. When the amusements of the whole youth of a generation take the form of violent and often dangerous games; when it is considered good fun to sleep in a small tent on the river-bank, cooking your own food and cleaning your own pots and pans; when the open spaces round town are hardly enough to contain the football players—football, a game in which broken legs and collar-bones are frequent and altercations rare—when young men engaged in sedentary occupations during six days in the week will get upon their bicycles and ride fifty, sixty, or even a hundred miles on the seventh; when outriggers and sliding-seats are used; and nearly every peak in the Alps has been ascended; fear that luxury is as yet doing material harm seems to be out of place.

It is possible that too much importance is given to bodily education in our day. Certainly very great prominence is given to it. The number of games has increased fourfold and the players forty-fold since the last generation. It would be better, perhaps, if a larger proportion of this energy were expended on more intellectual pursuits; but, nevertheless, the general effect is good. Anything that tends against effeminacy is in the right direction when a large proportion of the employments of the age are sedentary. It leads to a more careful study and observance of the canons of health, and aids that science of sanitation, which is steadily lessening disease and increasing the stature and vigour of the race.

Another hopeful sign that effeminacy, born of softness of living, has not eaten very deeply into the vitals of the country, is that the love of adventure and enterprise, which is the strong point of the English character, is just as strong now as it ever was. Wherever gold is to be hardly won, or heads to be cheaply broken, there our countrymen will somehow manage to push themselves. Of those who read these lines, there are few who have not son or nephew, brother or cousin, who is an untameable wanderer—a weather-beaten, hard-looking man who comes back to England once or twice in his lifetime, and looks with strange eyes on the old, small life of his mother-country. He likes

to see the old faces again, and to visit the scenes of his boyhood. But before long the sameness of civilisation palls upon him, and he leaves its soft pleasures for the rough freedom of his adopted home in the Antipodes.

When Garibaldi appealed for recruits for his red-shirted army, young men flocked to his standard from sheer enthusiasm. When the diamond-fields were discovered at the Cape, men of all ranks rushed to them, knowing the hardship and disregarding the risk. When the last Arctic Expedition was projected, a sufficient number of officers volunteered to have manned the ships twice over; and when the belt of miasma that fringes the African coast has been pierced, and the beautiful interior of the country is brought within reach, it is not too hazardous a prophecy to say that the tide of emigration will set there just as strongly as it did in former generations to Australia and New Zealand, and another fair England will be planted where till now a white foot has scarcely trod.

It will be said, perhaps, that this view of our generation is too rose-coloured—that a time that produces “mashers” can scarcely be called manly, and that our streets and our Divorce Court take from us all claim to be considered either decent or virtuous. We have looked upon the rosy side of the picture, no doubt. That vice and misery are still to be found in abundance there can also be no doubt. All that is here claimed for our generation is that we are not worse than our fathers, but are, on the contrary, making steady progress forward. Effeminate men there have always been since there has been any record of society. The slang name for them has altered from time to time, but the creature has been the same, whether he was called “fop,” “beau,” “exquisite,” “swell,” or “masher.” It was a “masher” of the day who annoyed Hotspur with his puling daintiness, and he was probably not very different from a modern loungeur in a London bar—not much better nor much worse.

For the rest, the records of the Divorce Court are not any gauge of the morality of the age. The Divorce Court exists now, and did not exist fifty years ago, it is true; but it exists because the experience of that time showed it to be necessary. Before it could be established, the accumulated prejudices of ages had to be overcome. Custom, tradition, religion,

were all against it; and to overcome these the evil must indeed have been great. Now we wash that part of our dirty linen in public, and the newspapers advertise the unsavoury details throughout the land. Every case is known to anyone who wishes to hear of it; but the number of cases is small, and a comparison of the literature of the present day with that which preceded it does not lead one to think that the morals or the sense of decency of the current time have become worse. We write more than our fathers did, and we write a vast amount of nonsense, but it cannot be denied that the literature of the day is singularly pure—pure as compared with that which preceded it in England, or with contemporary writing on the Continent. The Paritanical spirit of our forebears has, in our day, been chastened down into comely decency.

And it is not only in the matter of decency that public opinion has ripened in this generation. The fruit of many a long fight and weary contention has mellowed down and become fit for use. What seems to many people to be irreverence and irreligion appears, on nearer observation, to be the truest reverence for what is good and true—a careful examination, and a painful rejection of what, in mere dry formula, is offensive to modern understanding. Asceticism exists nowadays, but unreasoning self-immolation, such as that of St. Simeon Stylites, would be impossible. Each form of religion has done its work and added its quota to the general result. The purity and singleness of purpose of Puritanism, with its outward grey coldness and its inward fervour; the gorgeousness and enthusiasm of Roman Catholicism; the painful, weary searchings of freethought—all are blending into one harmonious whole, and the world waits for authoritative expression of it.

A CALCULATED REVENGE.

A STORY IN THREE CHAPTERS. CHAPTER I.

It was ten o'clock on Tuesday morning. I had already been at the office a couple of hours, hard at work over ledgers and day-books. They had been my constant companions for many days past. I was beginning to tire of their company. But at last I had discovered that of which I was in search.

I whistled down my speaking-tube for Mr. Jenkin, the head-clerk of the firm.

"Is Mr. Macfarlane come yet?"

"No, sir," was the reply.

I felt annoyed. He ought to have arrived half an hour ago. Was it possible he had taken fright?

I gave orders that he should be sent to me directly he came.

I had been engaged on an important affair, but I believed I had carried it through successfully. So far as I knew, my examination of the books had been made without exciting suspicion, but it was difficult to be quite sure.

Half an hour passed before Macfarlane made his appearance. When he entered the room it was evident he thought he was about to be reprimanded for his tardy arrival, for he began to apologise.

I listened to his excuses, which I happened to know were pure inventions, and then turned to the matter in hand.

"Can you explain these figures?" I asked him quietly, opening the ledger at a certain page.

He gave a slight start, and then moved slowly forward to inspect the entry.

"What is it that requires explanation?" he asked.

"According to the returns which I have received from Frodsham and Walker," I replied, "the amount of alloy in their last consignment does not tally with that stated in your entry. Moreover, they do not seem to have been allowed the usual discount, though you have deducted it from the sums for which you have accounted."

The evidence was as clear as day. He could give no explanation.

"It must have been a mistake," he said. "We used not to allow the discount, and I suppose I must have overlooked the recent change in my instructions."

"It's a curious mistake," I observed. "It has occurred in the only case in which, in the ordinary course of business, we should have no check on your transactions. Pure accident rendered me suspicious, and I resolved to see if there were any ground for my suspicions."

He made no reply.

"Have you anything to say?" I demanded.

"Only that it was a mistake," he reiterated.

"I am afraid that excuse will scarcely be sufficient. A mistake which results in a loss to the firm of a hundred and seventy-five pounds is not one that can be passed over."

"What do you mean to do?" he asked.

"Naturally, I shall put the whole affair

before my partners. In the meantime, you will remain here till they decide what steps to take."

He moved a step towards the door, but I had my hand on the bell, and he stopped.

"I have told you it was a mistake," he repeated; "but I am ready to suffer the consequences of it. It will ruin me to replace the money, but I can give you half of it, and you can retain the balance by degrees from my salary."

"That is not the usual method in which embezzlement is treated," I replied coldly.

"Do you mean that you will prosecute me?"

"I have no doubt whatever that the firm will."

"It's no good putting it on the firm," he said angrily. "It is you who have discovered it all. No one will know a word of it if you do not speak."

"You confess it, then?" I asked.

"I confess to nothing, except a mistake. It is for you to undertake the responsibility of treating it as anything more. Are you going to ruin me? Don't you know that if I am arrested my life is wrecked?"

I hesitated. It is a serious thing to blast a man's prospects for ever, however he may deserve punishment. He saw my hesitation, and took advantage of it.

"Why do you want to injure me? What good will it do you? You know I am the best man in the whole place. Is it wise to lose me? I will work as hard as a dozen of them if you will let me off. You will always have a hold over me in future, and if you see me shirking, you will always be able to keep me up to my work. If only you will keep silent! No one else knows!"

His argument was the worst he could have used; it determined me finally. I saw that if I consented to hold my tongue I should be as much at his mercy as he at mine—we should be accomplices.

"It is too late," I said. "You should have thought of all this before. I have no choice."

"You will send me to prison, then?"

"I shall report what I have discovered."

"Very well, then," he said in a whisper, "if you do, I swear I'll have my revenge! Another couple of years, and I should make my fortune; now you are destroying everything. Take care!"

"I am not to be hindered from doing my duty by idle threats," I retorted as I rose.

"You will find they are not idle," he

returned. "I'll make you repent this day, if I have to wait half my life for it."

I disdained to hear more. I left the room, locking the door behind me. Macfarlane attempted no resistance; he knew escape was impossible. To reach the street he would have to traverse a roomful of men, even supposing I could not have prevented him from leaving the room.

An hour afterwards he was given into custody. When the trial came on there was no difficulty in proving his guilt; it also came out that he had squandered the money he had appropriated in dissipation, and that he was even a more worthless character than I had believed. I felt no compunction for the part I had played. I had only fulfilled my duty. Nor did I anticipate that his threats were anything more than the expressions of the hate which he naturally felt towards me.

He was condemned to two years' imprisonment with hard labour.

CHAPTER II.

THE two years passed swiftly by. I had nearly forgotten Macfarlane. The only result of the affair as regards me had been that my partners conceived an exaggerated notion of my ability and tact, and reposed greater confidence in me than before.

The firm of which I was a junior partner was an old-established one. Our business was that of manufacturing goldsmiths, and was a profitable one. However, trade was by no means so prosperous as it had been; in spite of unremitting efforts the income of the firm gradually sank. Our only consolation was the knowledge that our rivals suffered even more than we did.

Personally I spared no pains. I was not by nature a business man, preferring the professions to manufactures, but circumstances having led me to embark in business, I determined to make the best of it, at all events.

Naturally I was dissatisfied with the recent course of things, and cast my eyes round in every direction for a fresh field of activity. At the same time it behoved us to be careful; more than one firm had recently come to grief, driven into dangerous speculations by the necessity of doing something.

I was in the refreshment-room at Euston one day, taking a hasty lunch on my return from a journey to Birmingham, when I was conscious of someone looking at me.

I turned round and faced a man who

seemed familiar to me. A moment's reflection, and I recognised him—Macfarlane.

He hesitated a moment, and then lifted his hat to me. Almost unconsciously I gave him a sign of recognition. He at once came forward.

"How do you do, sir?" he asked. "I was afraid you would not care to recognise me."

"I am scarcely sure I do," was my reply. I wanted to let him see that I was not anxious to renew our acquaintance. At the same time the meeting had taken me so by surprise that I had not made up my mind to cut him dead.

"You've every excuse for not recognising me," he said. "My face is a little altered, isn't it?"

It certainly was. He wore a beard and moustache instead of being clean-shaved. His hair was differently arranged, his whole dress and appearance were quieter and more gentlemanly than formerly. He had immensely improved in every respect.

"It is some time since we met," he continued.

"Yes, I suppose it is," I replied, wishing he had avoided the topic, for I felt very uncomfortable.

"It is nearly four years," he said. "Four years make a good deal of difference to a man, especially when two of them have been spent in prison."

What could I say? It would have been insulting, even cruel, to say that I was sorry.

"You don't mind talking to a gaol-bird, I hope?" he said with a smile. "You need not be afraid of my being recognised; no one but you has recognised me, yet I don't think you would have done so if I hadn't fixed my eyes on you."

"I should have thought that it would have been you who would have been the first to object to our meeting," I said. "The sight of me can't be very pleasant to you, I'm afraid."

He almost laughed.

"You're mistaken, I'm glad to say," he replied. "My one hope lately has been to meet you. We can't talk quietly here," he added; "there is such a crew. Could you spare me half an hour? I think I can promise you you won't regret it."

I wanted to get back to my work, but Macfarlane interested me. I had been severe perhaps with him in old days. I might at all events grant him the small favour of an interview now.

We took a cab to his hotel—a quiet one

in a street off the Strand. He had a private room, and he ordered up some coffee. Evidently he was in different circumstances than when a junior clerk and traveller in our firm.

"Try one of these," he said.

He produced some cigars. I took one; it was in the green condition that Americans love.

"Not dry enough for you?" he asked.

"It will suit me admirably," I replied. "Didn't you get these in America?"

"Yes; I only crossed a week ago. I've been there for the last two years or so—ever since—you know what."

"I am glad to see that you have not been so utterly ruined as you anticipated," I said, conscious that the remark was in bad taste. But I was in a false position, and everything I said must be either stupid or awkward.

"Do you remember," he asked, "the day when you had me up in your room?" I remembered it as well as he probably.

"Do you remember what I said when you wouldn't let me off?"

I nodded. Was he going to spring some mine on me? Was all this a preparation for a deadly revenge? Impossible; he was as harmless looking a companion as one could wish for.

"I said that I'd be revenged on you if I had to wait years. Well, I have waited years, and here is my revenge. I'm treating you to coffee and cigars, and talking away to you just as if I were the senior partner, and you a clerk. That's a better revenge than trying to put a bullet into you and then getting hung for it, isn't it? Upon my word though, sir, when I made that threat I meant doing you a mischief, if ever I got the chance."

"I am very glad you have thought better of it," I remarked, truthfully enough.

"So am I," he said. "So far from wanting to serve you out for the part you took in that wretched business, I am thankful to the last degree for what you did. I was on the way to ruin when you stopped me; you cut me adrift from all my old temptations and companions, and when I left prison I was free, in more senses than one. I went to America and there I got on. You know I have a certain sort of talent—even you must acknowledge that?"

"I know you were the best man in the place," I said, "and we were sorry to lose your services."

"I think it was fortunate for you that

you did," he said with a laugh, "or in a few years I should have appropriated a good proportion of your profits. I saw where the chances lay. However, I've lately been turning my energies into a more legitimate channel, and find it pays better, as well as being more comfortable to my conscience. I've no longer a constant dread of a policeman, and can look every man in the face."

We continued talking some time longer; he was an amusing companion, and regaled me with the most entertaining stories of his life in America. At last my business compelled me to leave him, so I rose and excused my unwilling departure.

He held out his hand as I went, and I shook it. I did so with considerable satisfaction. I felt an immense relief in finding that the man whom I feared I had irreparably injured had become a changed character, and had actually profited through the very experience that might have been expected to ruin him.

"I'm glad you'll shake hands with me," he said warmly; "it shows that you, at all events, no longer despise me."

"Every one must respect a man who has done as you have," I said.

"I'm afraid not—at all events, I don't mean to risk it. If you should happen ever to talk of me to any one at your place, I wish you would not mention that you have seen me."

"I am sure no one would wish to rake up the past," I said.

"Perhaps not, but I don't want any one to be reminded of it. I don't object to your speaking about it, but no one else shall. I've even changed my name; here is my card."

I took it—Mr. Charles Farebrother.

"If I can be of any assistance to you, I hope you will say so," I remarked as I put on my hat. "I should be glad of an opportunity of making you forget, as far as possible, that we once were on bad terms."

"You are very good; I should scarcely have ventured to ask you to do me a favour. You are in a hurry now, I see; will you honour me by dining with me some night this week? I should very much like a talk with you; perhaps it might result in advantage to both of us."

I consented, partly through curiosity. A few minutes afterwards I was on my way to the office.

I was careful not to mention that I had seen Macfarlane; his wishes were entitled to respect.

At the appointed hour I met him at his hotel. He gave me an admirable little dinner, and supplemented it with some of his choice cigars. Not a word did he say which could have reference to our past connection; he was simply an agreeable host.

I was curious to learn how it was he had changed so marvellously in his circumstances, but he seemed in no hurry to enlighten me. However, as we sat chatting after dessert, he gradually led the talk up to the reason of his invitation.

To condense his story, it appeared that on leaving prison he managed to scrape together fifty pounds, which took him to America. He obtained employment in a small jeweller's store or shop, but soon managed to find a better situation. Instrumental in saving the place from a burglary, he was handsomely rewarded—a timely investment of his gift turned out successfully, and he found himself in possession of ten thousand dollars.

All this time he had been on the lookout, and he thought he saw an opening for making money. The knowledge which he had acquired as traveller for our firm showed him that the goldsmith's art was not in a high state of perfection in America, especially in the Western states. He conceived the idea of buying the raw material, and sending it across to England for manufacture—the smaller cost and greater finish of workmanship in this country amply repaying the comparatively small charges for freight and duty.

The business prospered; he took two partners who brought considerable capital into the firm, and he was now the head of a flourishing concern.

Of course all this was intensely interesting to me. There was evidently a field for further enterprise, of which I knew but little. I once had made enquiries about the American market, but had failed to secure an opening.

"I'm over about it now," said Macfarlane, "and one of my partners, Richardson, will be over next week. Now what we want to find is a firm over here who will do the manufacturing for us at fixed and moderate rates—a firm we can trust for good workmanship, and so save the cost of a London agent and place of business. Richardson recommended Jackson's, but they have served us rather badly, and we have come over to make fresh arrangements."

My mouth watered. If only our firm could only get hold of such a splendid

job, it would go far to revive our sinking prosperity. My business energy got the upper hand of me, and I dropped a hint that possibly we might come to some arrangement.

"I confess that is just what I should like," he said, "but I was afraid to propose it. You are not likely to want to do business with me, considering what has happened in the past."

I did not know what to say, so I kept silent.

"However, you would keep your eyes open this time, no doubt," he continued with a laugh. "Seriously, though, nothing would please me more than to have you as our manufacturers; I know your style of work, and am sure you would treat us generously. Only I must insist on one thing, should we come to any understanding. There are to be no running accounts between us, we pay on the nail for all work done, not in bills or cheques, but in cash. Unless you consent to that proviso, I decline to carry the matter a step farther."

I protested against his want of belief in my change of convictions regarding him. But he was firm, he would not feel comfortable unless he put all possibility of doubt on our part out of the question.

After all, the advantage was on my side.

The upshot of it was that it appeared there was an immediate demand for certain work—a demand so pressing that there was no time to manufacture to meet it—it must be supplied from stock. This, of course, was agreed to. Raw gold was to be supplied at varying intervals to be made up as directed, and when the metal was not forthcoming, orders were to be executed in the usual manner from metal in stock.

The only proviso of importance was that neither firm was to deal with another as regarded the American agency. To this I had no objection.

About eleven o'clock we sallied forth together; he offered to walk with me part of the way. Happening to pass an American bar, he said he would show me what American drinks were like. We had two or three, for which he paid.

We then had a cab to Paddington, from which station I had to start for home. He wanted some fresh air, so came with me to walk back by the park. He insisted on paying for everything that evening, so produced a five-pound note for the fare, having no change left.

Naturally the cabman had none. Macfarlane would not hear of my paying, but

consented to my changing his note for him.

I made an appointment with him for next day, and returned home immensely pleased with my evening's work. If things went well, it meant a clear profit of many hundreds a year to the firm.

When I was in bed, however, an unpleasant idea came into my head. Was it possible? But no! I dismissed the thought, which, however, would not be dismissed finally. Was the note I had changed for Macfarlane a good one?

I had heard of tricks of a similar kind often enough. Macfarlane had not made a bad thing out of me if he had palmed off a bogus note in exchange for my five sovereigns.

I got out of bed and examined it carefully. It appeared all right. I was ashamed of myself for doubting him.

Nevertheless, I went to the Bank of England next morning, and had it examined. It was pronounced genuine.

Judge how ashamed I felt! What, then, were my feelings when I caught sight of Macfarlane standing at the counter not two yards from me, filling a stout pocket-book with notes.

I tried to slip out unobserved, fearful lest he had seen the transaction I had been engaged in. But he happened to look up, and caught sight of me. My only consolation was the hope that he had not seen the business upon which I had been engaged. I responded to his greeting, and we walked away together.

He had received a telegram that morning from America to the effect that his partner had started for England. So it was too late to instruct him to bring the gold with him; for the present Macfarlane would be obliged to give his orders to us to be executed from our own stock. Fortunately, he observed, his capital was large enough to enable him to do so.

The one point on which he insisted, which I thought unnecessary, if not foolish, was that no mention of his former name should be made to my partners. It was a moot point with me for some time whether I had any right to embark in transactions with him without informing the members of my firm of all I knew, but the security was so good, and the transactions so profitable, that I yielded to his condition.

CHAPTER III.

IN the course of the next few weeks we executed a valuable series of orders for

him. He always paid me himself on the delivery of the goods. The payment was invariably in notes or gold. Only once did he offer me a cheque. I took it, and it was honoured without question.

His partner arrived in the course of ten days or so, and Macfarlane introduced me, apologising first for the want of refinement observable in him.

"He's a rough diamond, a self-made man. But he has money and honesty, and knows his business."

As I had scarcely any transactions with him personally, I could not object to his appearance and manners; but I should have put him down as a villain of considerably deep dye had not Macfarlane given him so good a character.

Business became even more brisk between Macfarlane and our firm. At the end of a fortnight the former showed me a large consignment of metal which he had just received. He promised to send it to us next morning. The same day we took for the second time a cheque from him. The reason of his offering it was that he had been obliged to pay on the spot for duties, etc., of the gold. I received it without a misgiving.

"I wish you'd come and spend a quiet evening with me and a few others," he said, as he handed me the cheque. "I have been making some arrangements which I think may open up a new field for both of us. Will you come?"

I assented. He gave me an address—a new one. He warned me that it was not a swell affair, that the men I should meet were of the type of Richardson.

Having plenty of time on my hands, I walked to the rendezvous at the time appointed, but was overtaken by Macfarlane a few yards from the door.

"I'm rather late," he said. "I've had a little business to see to. Come along."

He took my arm, and led the way "by a short cut," as he said, to a house in a street not far from Soho Square. A latch-key gave him admittance to a passage, at the end of which were stairs, up which we clambered.

"Brutal hole this is," he explained; "but it holds more money than you would believe. Here we are."

He pushed open a door, and ushered me into a large room, almost bare of furniture, and half-filled with tobacco-smoke. Macfarlane was greeted with words from most of the men, some of whom did not appear to me to be very well disposed towards him.

"You're late," said one with an oath.

"Yes, I know," was the answer.

"Richardson, you know this gentleman, I believe; will you introduce him?"

"Why don't you do it yourself?" was his reply.

"I want to look out some samples from the next room," said Macfarlane. "I shall be back in half a minute."

He slid out of the room, leaving me rather uneasy. The company was an ill-looking one. Even making allowance for the fact that they were miners, perhaps, and self-made men, their appearance was unprepossessing.

"This is the gentleman that helps to distribute," said Richardson to the company generally.

"I wonder how much sticks to him," said one speaker.

"Not so much as to that fellow in the next room," muttered another, with a glance towards the door out of which Macfarlane had departed.

A vague fear fell on me. What did these strange remarks mean?

"I don't quite understand you," I said to Richardson. "Mr. Farebrother asked me to meet you to-night on a matter of business."

"Exactly, and the sooner we get to work the better. How much have you to account for?"

One thing was plain by this time—that I had been deceived. I was in a nest of hornets, and I doubted if I could escape without being stung.

"If you will wait till Mr. Farebrother comes back, he will, no doubt, explain why I have come here," I said as quietly as I could. "I am at a loss to understand to what you refer."

"No, no," said a tall, cadaverous man, eyeing me suspiciously. "We should like a settlement of this job without Farebrother's putting his foot into it. The less we see of him the better till we have done with you. How much did you get for that last packet of flimsies?"

The word was a revelation. I knew it was used to denote forged notes. Like a flash, the whole thing became clear. I had been skilfully trapped into being an accomplice of note-forgers. My friend Macfarlane, instead of being a reformed character, was the villain he always had been. He had kept his word. This had been his revenge.

Fortunately I did not lose my head. I could see that I was amongst a desperate set

of men. If countenances told anything, they were an unmitigated lot of scoundrels. Should I cross them I would repent it.

I resolved that the safest thing to do was to pretend that I was the accomplice they supposed me; then, when I was safely out of their hands, the police should soon be on their track.

I temporised; I said that Macfarlane—known to them as Farebrother—had the accounts of what I had received. I would step into the next room and ask him for them.

This was prevented by a man locking the door, and swearing I should not leave the room till their demands were satisfied.

I listened patiently to the confused uproar of voices. As far as I could gather, Macfarlane, who seemed the chief of the coiners, had taken considerable quantities of notes, stating that a friend of his was passing them very successfully. After some time had elapsed, and he had produced very small amounts for distribution, pressure was put on him, and he promised that his agent should come and himself clear up the balance due.

I was the agent, and now they demanded, in no measured terms, sums amounting to several hundred pounds.

I explained that Macfarlane had deceived them; that I had never received the sums. I was rudely searched, and several notes and Macfarlane's cheque were found on me. The threats became more violent. I began to fear for my safety, when there was a sudden hush.

Steps were heard on the stairs; the door was rudely shaken, and then burst in, and a file of police marched into the room.

Never had I seen policemen with such gratitude. I leaped towards them for protection. I was only just in time; there was a loud report, and I felt a bullet whizz past my ear. I almost suffered the reward of a traitor, for the gang evidently thought that I had betrayed them.

So agitated and overcome was I that it was some time before I realised that I, too, was a prisoner. However, it was so; but I had no anxiety on that score; explanation would be sufficient to restore me to liberty. I yielded without a protest; thankful enough to find myself under the careful guard of the stern policemen.

Little did I think then of what was about to happen to me. I had not reckoned on the calculating villainy of my old enemy. He had so entangled me in his transactions, so carefully put on me personally the re-

sponsibilities of his nefarious transactions, that when I heard my solicitor unfold the evidence against me as an accomplice, I was horror-struck. I was a known companion of Macfarlane. I had concealed his identity with an embezzler. I had passed numerous false notes, taking advantage of my secure business reputation. I had even acknowledged to the gang that I had been a partner in their swindling transactions.

Worst of all, Macfarlane was free. He had given information to the authorities of the meeting of the forgers, and then quietly absconded, whither, no one knew. I furnished every particular about him, but all attempts to track him failed.

Now that his scheme of revenge and profit had succeeded, it was easy for me to see how it had been accomplished, and to wonder at my own blindness in never suspecting that I was being made a victim. Having once put me off my guard by professing his gratitude for my prosecution of him, he gave me the note to change with the idea of my making it a test of his honesty. He was waiting for me at the bank next morning with his pocket-book open to display the magnitude of his transactions. He came to my firm because we could supply him with easily convertible goods which, when melted, could not be traced. The gold he showed me was bogus. The cheque he gave me on the morning of my arrest was dishonoured. Everything was managed to get as much as possible out of me first, and then involve me in ruin.

I had almost resigned myself to being found guilty. Judge then of my joy when my solicitor brought me the news one morning of the capture of Macfarlane.

It had been effected in the most unexpected way. So far as we knew, all the members of the gang had assembled on that memorable night. There was, however, one exception—a man named Barker was delayed. He arrived at the house an hour or two late, thought that things looked strange, and found the police in possession.

He naturally withdrew. He heard full details of the capture, and then went to find Macfarlane, who owed him personally a considerable sum. Macfarlane was not to be found. But Barker persevered; tracked him at last, and demanded his money. Macfarlane refused it; Barker went the same day to inform the authorities of Macfarlane's whereabouts, offering to turn Queen's evidence, an offer that was accepted.

The result of the evidence that he pro-

duced was that the jury inclined to the belief that I had been a victim, and I was adjudged not guilty. But though I left the court proclaimed to be an innocent man, none the less was I aware that Macfarlane had kept to the letter the vow he made to be revenged on me.

GERALD.

BY ELEANOR C. PRIOR.

CHAPTER XIII. TEMPTATION.

AT Ada Fane's age, disappointments do not always seem to come naturally. Looking forward from school, the idea of life with her brother had been most amusing and delightful; this boy and girl house-keeping was a sort of fun that does not fall to the lot of everybody, and Ada thought herself much more lucky than her school-fellows with their dull, old, settled homes waiting for them. That first evening with Gerald in the pretty old house and garden had been very happy, in spite of Mr. Warren's presence there; he was horrid, of course, but Gerald thought so too, and he would soon go away.

The next day he seemed so much more horrid that Ada knew she could not be really happy till he did go away; she was, in fact, rather miserable till the afternoon, and those few minutes in the lane with Miss Meynell. She saw that Theo liked her, and listened kindly to the discontents she could not help pouring out, as they walked those few yards together.

Gerald, too, when he came back from Woodcote, told her that Miss Meynell had said kind things about her, and though he could not, or would not, repeat them, Ada felt a sort of happy triumph. Nothing seemed to matter so much, if she had a friend so near, and her heart was filled with enthusiastic affection for Theo. A doubt of Theo's sincerity would have been sacrilege, and the child felt perfectly sure that they would meet again in a few days. In the meanwhile she filled the drawing-room with flowers, watched every afternoon for visitors, and hid herself as well as she could from Mr. Warren, who had an odious habit of following her about, paying her compliments, and trying to make her talk to him, especially when her brothers were not in the room.

Day after day passed, and no one came. Ada cried once or twice from disappointment, and then scolded herself, and remembered that it would be much better

for Miss Meynell not to come till Clarence and Mr. Warren were gone away; but the time seemed very long and weary.

At last the day came for them to go, and she hid herself at the last moment, and so escaped saying good-bye to Mr. Warren, a piece of rudeness for which Gerald was inclined to scold her afterwards.

"Clarence was angry," he said. "He would have hunted you up, only there wasn't time. You should not behave like a baby, you know, Ada."

"I don't care," said Ada cheerfully. "I hope I shall never see that detestable man again. And if Clarence can't come here without him, I don't care how long he stays away."

"What a vixen you are!" said Gerald. "What harm has the fellow done you?"

"Didn't you say yourself you would like to kick him downstairs?"

"Did I? Well, have you no better reason for hating him than that?"

"He told me one day that I was pretty, or something still more nonsensical," said Ada, colouring, and walking away to the end of the room.

"Did that make you angry? Never mind. I don't think you are prettier than most girls."

"Oh, Gerald, how silly you are!" she said, laughing. "He is a nasty, impertinent man, and you need not tease me, for I know you think so too. Well, he is gone, and now we may be happy. And first of all I have thought of several improvements in this room. I think Miss Meynell will come—don't you?—now that they are gone."

"She may, but I don't advise you to be too hopeful," said Gerald.

"What a stupid old log you are!" said Ada, and then she skated along the polished floor, seized her brother, and shook him by the shoulders, as he sat tired and discontented in his chair.

"You are a lump of indifference," she said, pulling his hair. "I hate you, and I love Miss Meynell. You won't care if we never see her again, but I mean to go and walk up and down Woodcote till she comes out of Mrs. Goodall's gate."

"You will do nothing of the kind. Get away, and don't bother," said Gerald crossly.

Ada was offended, and walked off to the other side of the room, where she stood with her back to him, pulling at a fern. After a few minutes of silence, Gerald said, looking out of the window:

"I believe Miss Meynell meant to come and see you. She may be prevented, or she

may have changed her mind, but, I tell you, I don't think she is coming now. And as for you and me, our present level is quite low enough; we need not go lower still by pushing, and running after people who don't want us."

After this speech he waited a little, sitting still in his chair. But Ada did not look round or answer him, as he expected; and he did not attempt to make friends with her then, but presently got up and went out, leaving her alone.

The little cloud had passed off when he came in again. He was more cheerful, and his sister, naturally sweet-tempered, could not long be angry with any one she loved and admired so much. She comforted herself, poor child! by loving and admiring him, though sometimes the disappointment about Theo was almost too much for her, and she cried a little at night over that lost vision. At seventeen one believes and loves heartily, and wants and losses seem almost impossible to bear.

Finding that talk about Theo always made Gerald cross and dismal, she let the painful subject alone, and for many days the name that was in both their minds was not mentioned between them. So the autumn weeks passed slowly away. Ada amused herself as well as she could while her brother was out, and always welcomed him joyfully home, but her life was very monotonous. There were no neighbours to interest her in the little village, she was too young and untrained to care for the poor, and the pleasantest afternoons were those in which Gerald found time to drive her about the country, at a great pace, in his rough pony-cart. Once or twice in this tearing round they dashed through Woodcote, and Ada looked about her with great eagerness then; but probably Theo and Mr. Goodall were riding many miles away. They never met them. That evening at the gate was Gerald's first encounter with Theo on her rides, and something else had happened to him before then.

One evening Clarence Litton arrived unexpectedly. He went first to the colliery, to look after his business matters, and was busy for some time at the iron safe in the office, where he finally left some valuable papers, chiefly railway bonds and certificates, belonging to himself and Mr. Warren. When he had done, and he and Gerald were walking home together, he talked to the young manager rather confidentially. He told him that Warren was not well, and thought of going abroad for the winter.

Gerald was a little puzzled by his manner, but they reached their own gate, and Clarence said:

"We'll talk business after dinner."

He was very pleasant at dinner, and kind to Ada, telling stories to make her laugh. She began to wish that Clarence would come down very often, if only he would leave Mr. Warren behind.

Gerald was rather silent; he could not throw off his anxieties as Clarence did, though his brother's burden was no doubt the heavier. He suspected that something was wrong, and could not rest till Clarence was sitting with his pipe over the study fire, ready to answer questions and talk seriously. He stood on the rug close by, with eager eyes looking down at Clarence. The inscrutable old face, as he called it in his mind, was harder to read than ever. It was yellow and coarse-grained, weather-beaten, and lined all over with care; the eyes were languid, keen, and expressionless; if the mouth had a smile or touch of goodness, it was hidden by the long thick moustache. Yet Clarence's was not a bad face; the hard, worn features had some suggestion of past refinement; the man had been a gentleman in mind as well as by birth, and had had some kindness in him. Twenty years ago he might have been a generous, attractive fellow, and good men might have called him friend. Indeed, considering his associates, and the life he had led, he might easily have shown more outward degradation now.

"What is all this about going abroad?" said Gerald, as his brother did not seem inclined to speak. "Is anything wrong?"

"No; he says he wants a holiday," said Clarence. "I don't believe he will go till after Christmas, however. He thinks we couldn't get on without him. I think we could."

"Have you disagreed about anything?" said Gerald, when his brother had smoked in silence for a minute or two.

"Would you be surprised if we had?"

"Not in the least. The wonder is that it has not happened before. I say, Clarence, I am awfully glad to hear it," said Gerald, his face brightening. "Life might be worth living, if Warren were out of it."

"On the contrary," said Clarence, "if Warren were out of it, you and I would be breaking stones. Fortunately I am not quite so romantic and prejudiced as you. If he and I were to dissolve partnership now, I should come off badly, for he is not the sort of fellow you can take any advantage of, you know. That's not the way

to make my fortune out of him, which I mean to do; you understand?"

"I don't see how you are to do that," said Gerald, once more depressed.

"No," said Clarence, "and I won't try to explain. But there's you to think of as well as myself; and as I have done pretty well for you so far, I suppose you will leave yourself in my hands to the end of the chapter."

"What do you mean? Have you got any new work for me? If it is anything independent of Warren, I am in your hands ten times over."

"Don't be an ass!" said Clarence lazily. "If I am not independent of him, how can you be? I have a serious word to say to you, my boy. If you could bring down your pride so far as to be civil to Warren, you would be in a much better position at this moment. In fact, even now, if you will behave reasonably, I have some hopes that he will take you into partnership."

"Why, I have not a penny in the world," said Gerald, looking amused, but not particularly pleased. "Warren is not likely to be so weak as that. Besides, he hates me as much as I hate him."

"He is not fond of you, that is true," said Clarence, "but he values me. I am of great use to him, and he would sacrifice a good many likes and dislikes rather than quarrel with me. Besides, a lucky hit the other day brought me in a few thousands, which he wants me to invest in these works. Now, if he will consent to have you, the money shall be invested in your name—that will be all right between you and me. If he won't, I think I can do better with it somewhere else. You see there is a chance for you, and a good one—the best, in fact, that you have ever had in your life. When Warren was your age he was nearly as poor as you."

"Thank you," said Gerald. "Let me think about it."

He sat down opposite his brother, staring into the fire. For about five minutes neither of them spoke, but every now and then Clarence stole a glance under his sleepy eyelids at Gerald's grave face. Who would have thought that this ungracious young fellow was having his fortune made! Clarence never expected much from human nature, but he was a little disappointed; if Gerald had seemed to care more for his new prospects, future arrangements would have been easier, he thought. But he waited quietly, while Gerald turned the thing over in his mind.

"I wish you and I had never been

mixed up with a fellow like Warren," said the young man at last. "I almost think I would rather break stones than have fifty thousand a year with Warren for a partner."

"As you please," said Clarence coolly. "Your fifty thousand a year is not likely to come in any other way, as far as I can see. And I think if you had it you would sing to a different tune. However, after all, what do you know against Warren?"

"Not so much as you do, probably," said Gerald.

Clarence almost laughed.

"Well, half of your dislike is prejudice," he said. "He's rough, I grant you, and his manners are not good, nor is his temper. But he has some points that are not so bad. He is a capital man of business, and not ill-natured, and generous in his way. He was a very useful friend to me some years ago, when, without his help I should have gone to the dogs altogether. We have done a good deal for each other, sooner or later, and neither of us could very well afford to quarrel with the other; still, you understand that I owe Warren more than he owes me. It is no use fighting against facts. I am to a great extent in Warren's power, and I won't say it is always a pleasant state of things. But I am making money, and this seems a chance for you to make money too, if you will put your prejudices and your high notions out of the way."

"I should never be in Warren's power!" said Gerald quickly.

"No; that is my privilege," said Clarence.

"It is a good offer, and you had better take it," he went on after a minute.

"Of course I am very much obliged to you," said his brother.

"Don't be too grateful. I hope you will be a rich man one of these days—but I want you to do something for me in return."

"What sort of thing?"

"Well, to stand by me in one of my difficulties."

"Of course——"

"Don't be in a hurry," said Clarence.

He became suddenly very uneasy, and Gerald looked at him in surprise. An odd, anxious, half-ashamed look came into his face; he got up, laid down his pipe, and stooped over the fire, poking it vigorously; then he began to walk about the room. On the wall opposite the fire hung a portrait of Ada as a little child, which Mrs. Fane had given to her eldest son in his younger and better days. She was in bad health even then, and she had

always felt that she could leave her boy and girl quite happily in Clarence's care.

Clarence glanced up at the portrait, and walked away again. The smiling eyes, bright colour, and golden locks were like Ada still.

"You know," he said, "that picture of Ada—I used always to have it in my rooms in town."

"Yes," said Gerald. "Do you want it back again?"

"No. Pity I ever had it there at all!"

"Why? What do you mean? What are you talking about?"

"I told you," said Clarence, "that if it had not been for Warren, I should have gone to the dogs more than once. One day in London, years ago, when I was specially obliged to him about something—and I think he was much less of a brute then than he is now—I asked him how I was to repay him. He looked up at that picture and said, 'By the time that child is seventeen I shall be rich enough to marry. You shall let me marry her.' Well—perhaps neither of us was half in earnest—at any rate I couldn't afford to refuse, and I gave him a written promise that as far as I was concerned I would further the marriage."

He said all this in a low, hurried voice, walking up and down. Gerald stared at him incredulously. It was almost impossible to believe in such a bargain, and words to express his feeling about it would not come at once to the surface.

"He sticks to it, I am sorry to say," Clarence went on after a pause, "and since he saw her this time he has talked of nothing else. She will be seventeen this winter, won't she? I tell him that, of course, it must depend on her consent, but the state of the case is this: we shall be ruined if she refuses. If Warren sets his mind on anything, there is no turning him off. He has waited for her, and worked for her—he means it; and you and I must persuade her to like him better than she does now. Do you understand?"

He spoke impatiently now, and looked Gerald straight in the face. To him evidently the worst was over, now that his brother knew it. Gerald turned very pale as he answered him.

"No, I don't understand—at least, I won't."

"Then you had better use your brains, and make haste about it," said Clarence. "Her refusal means a split with Warren, and I don't mean that to happen. I can't

afford it. I have to keep my promise, and Ada shall marry Warren when she is seventeen."

His manner became every moment more defiant; all shame, all regret, seemed to leave him, as he watched disgust and horror strengthening in his brother's face. He had quite lost his usual coolness, and with it all chance, if such a thing ever existed, of having his own way with Gerald.

"You have lived so much with Warren," said the young man quietly, though his eyes flamed with anger, "that you are becoming rather too much like him. Do you mean to say that you can look at Ada—can think of our sister, and imagine such a thing for a single instant possible? You are mad! you are possessed—I don't know what to say to you."

"Don't blaze away at me, you young fool!" said Clarence between his teeth. "Why, what an idiot you are! Don't you see how much depends upon it?"

"I see that you are far worse than I ever thought you," said Gerald. "Worse than Warren—for one can't expect him to see the impossibility. You want to sacrifice that child for the sake of money! You thought I would help you for the sake of a partnership! What have I ever done or said that you should think me such a scoundrel? Why, my mother would come back from her grave, if she could, to take Ada. She had better die. I would rather see her dead than—But you will not dare even to hint such a thing to her."

The deep pain and resolution in the young fellow's voice, the anger and amazement in his face—above all, the allusion to his mother, impressed Clarence a little, vexed and provoked as he was. His moral skin was naturally much thicker than Gerald's, and had been well tanned by all sorts of experience.

The idea of Warren's marrying his sister had been familiar to him for years—always a disagreeable idea, no doubt. As he laid it before Gerald, it certainly seemed more than disagreeable. Still, many girls had married for money, and many girls had married worse men than Warren, Clarence knew. He was angry with Gerald for his opposition, which, after all, he had expected; but though he saw it was not to be trifled with, he thought that a little quiet management would set things right in time.

Both were silent for a minute or two, Clarence still pacing about the room, Gerald standing before the fire.

After a short struggle for self-conquest, the elder brother said very quietly :

"I have done everything in my power for you, and this is my reward—to be abused like a pickpocket."

"If it was anything that concerned myself—" said Gerald. "However, look here—we may as well understand each other. Of course I shall never consent to this. I will not have it, if you are ruined ten times over. I am Ada's proper guardian—nearer to her than you are, remember. I will not have the subject mentioned to her. I decline this partnership, and I shall resign my present post. If Ada and I have been dependent on you till now, we never will be again."

"And pray how are you going to support yourself and Ada?" asked Clarence.

"By breaking stones," said Gerald.

Clarence laughed. His young brother looked at him for a moment; that laugh brought them to the verge of something worse than an ordinary quarrel. It was no use talking any more; and Clarence, who would have found an open breach with Gerald only less disagreeable and inconvenient than with Warren, was glad that after an instant's hesitation Gerald went out of the room.

Mr. Litton went away early the next morning, without having alluded to the subject again. Gerald went to his work as usual, but came back in the middle of the day so very gloomy and silent, that Ada guessed there was something wrong.

After luncheon Gerald shut himself up in the study, and remained there for two or three hours. At last Ada, tired of being alone when he was in the house, gently opened the door and went in. Gerald had perhaps been reading the newspaper; at any rate, it was spread out on the table, and he was sitting there, his arms and his head laid down upon it. He started up when Ada came in, pushed away his chair, and stood up by the fire.

"What do you want, child?" he said kindly, but he was looking so ill and pale that Ada was frightened.

"Nothing, Gerald—only you," she said. "Nothing—only me," he repeated. "I wish I was nothing."

There was a hopeless, despairing look in his eyes, and Ada thought his manner very strange. He put his arm round her as she came close to him, and kissed her curly head; his ways were not often so affectionate.

"Dear old boy!" said Ada, laughing; "what should I do if you were?"

"Wouldn't it be jolly," he said, his eyes wandering out of the window, where the wych-elsms were waving their arms, and shaking down dead leaves on the grass, "if you and I could go off to California, or the diamond-fields, or somewhere. We might change our names, and nobody in England would ever hear of us again."

"Till we came back with an immense fortune," said Ada. "Oh yes, Gerald! What fun! When shall we go?"

"We should never come back," said Gerald; "but, after all, you wouldn't mind that. You have no friends here, nor have I. If I had any money to start with, we might go to-morrow."

"Clarence would be surprised, wouldn't he?" said Ada.

A shade came over Gerald's face.

"I mean it seriously," he said. "I have been thinking it over for the last two hours. Now you can do the same, for I must go down to the works. In two hours I will come back, and tell you whether we can go."

"But the money—where is that coming from?" said Ada.

"Don't ask questions," said her brother. He pushed her aside a little roughly, and took up his hat.

She watched him from the long, low window as he walked away very fast up the drive. It was beginning to be dusk. Ada went back slowly upstairs, very much puzzled; it was impossible to sit down and think seriously of such wild plans as he had suggested. Two hours seemed a long time. It was not nearly at an end, however, when she heard him open the house door and go into the study. She flew downstairs to welcome him, and found him sitting in the dark, silent, moody, and quite forgetful of all his fine ideas.

"Well, are we going?" she said rather timidly.

"No, we are not," Gerald answered very shortly. "Light those candles, will you, and leave me alone. I can't be always chattering."

Poor Ada obeyed these orders silently.

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Cash Profit for Seven Years to 31st Dec. 1880 . . .	£1,347,756
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30	35	£28 10 0
40	45	£30 10 0
50	55	£33 10 0

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In addition to the four-fifths of the estimated Surplus allotted to the Assured with Profits, **interim Bonuses** are given on Policies of 5 years old and upwards, which become Claims between any two Valuations. The Assured have thus practically an **ANNUAL BONUS**. In this manner more than **£15,000** was distributed during the last quinquennium.

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PAYMENT OF CLAIMS.—By the terms of the Company's Policies, Claims will be paid Three Calendar Months after the *DATE OF THE DEATH* of the Assured, provided that in the meantime proof satisfactory to the Directors shall have been given of such death. But upon completion of the needful documents, the Directors will pay the sum immediately, deducting only discount for the intervening time.

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Policies under this Table enter the Profit Class after being in existence Five Years.

	1st 5 years. WITHOUT PROFITS.	Remainder of Life. WITH PROFITS.		1st 5 years. WITHOUT PROFITS.	Remainder of Life. WITH PROFITS.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
26	1 9 1	2 10 10	36	1 12. 7	3 5 2
27	1 9 3	2 12 0	37	1 13 6	3 7 0
28	1 9 5	2 13 2	38	1 14 6	3 9 0
29	1 9 8	2 14 5	39	1 15 7	3 11 2
30	1 10 0	2 15 8	40	1 16 8	3 13 5
31	1 10 3	2 17 1	41	1 17 11	3 15 10
32	1 10 7	2 18 6	42	1 19 2	3 18 4
33	1 10 11	3 0 0	43	2 0 7	4 1 2
34	1 11 3	3 1 8	44	2 2 0	4 4 0
35	1 11 8	3 3 4	45	2 3 7	4 7 2

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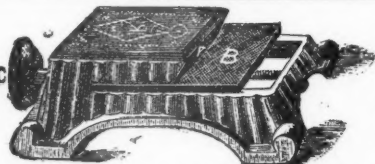
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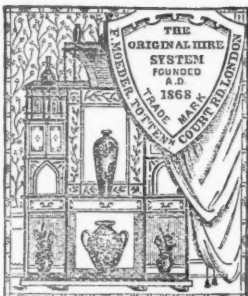
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